

UNITED STATES BANKRUPTCY COURT
Eastern District of Virginia

Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines

The debtor(s) listed below filed a chapter 13 bankruptcy case on November 19, 2013.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, www.vaeb.uscourts.gov. Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Jeaneen Shartrice Townes
227 South Cedar Ave
Henrico, VA 23075

Case Number: 13-36245-KRH
Office Code: 3

Last four digits of Social-Security or Individual Taxpayer-ID (ITIN)
No(s)/Complete EIN:
xxx-xx-2013

Attorney for Debtor(s) (name and address):

Roger C Hurwitz
The Debt Law Group, PLLC
Box 10
4036 Plank Road
Fredericksburg, VA 22407
Telephone number: (804)921-1787

Bankruptcy Trustee (name and address):

Robert E. Hyman
P.O. Box 1780
Richmond, VA 23218-1780
Telephone number: (804) 775-0979

Meeting of Creditors

Date: **January 2, 2014**

Time: **10:00 AM**

Location: **Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885**

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim

For all creditors (except a governmental unit): **April 2, 2014**

For a governmental unit: **May 19, 2014**

Deadline to File a Complaint to Determine Dischargeability of Certain Debts: March 3, 2014

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

Filing of Chapter 13 Plan and Related Motions and Hearing on Confirmation

Local Rule 3015-2 requires attorney for debtor(s) or pro se debtor(s) to serve the Chapter 13 Plan and Related Motions on creditors and interested parties. Objections must be filed not later than 7 days prior to the date set for the confirmation hearing. **If no objections are timely filed, there will be no confirmation hearing.** Timely filed objections will be heard at the confirmation hearing scheduled to be held:

Date: **February 5, 2014**

Time: **09:10 AM**

Location: **Judge Huennekens – Courtroom, U. S. Bankruptcy Court, 701 E. Broad St., Rm. 5000, Richmond, VA 23219**

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Address of the Bankruptcy Clerk's Office:

701 East Broad Street
Richmond, VA 23219

For the Court:

Clerk of the Bankruptcy Court:
William C. Redden

McVCIS 24-hour case information:

Toll Free 1-866-222-8029

Date: November 21, 2013

EXPLANATIONS

B9I (Official Form 9I) (12/12)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("official Form B 10") can be obtained at the United States Courts Web site: (http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx) or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. Any attachment must be on 8 1/2" by 11" paper. To receive an acknowledgment that your proof of claim has been received, you must provide an additional copy and postage paid, self-addressed envelope. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Richmond. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, www.vaeb.uscourts.gov , or at Clerk's office in Richmond. See address on front side of this notice.
— Refer to Other Side for Important Deadlines and Notices —	
<p>LOCAL RULE DISMISSAL WARNING: Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1.</p> <p>PAYMENT OF FEES FOR RICHMOND CASE AND ADVERSARY FILINGS AND MISCELLANEOUS REQUESTS: Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.</p> <p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to http://ebn.uscourts.gov or call, toll free: 877–837–3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov</i></p>	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Jeaneen Shartrice Townes
 Debtor

Case No. 13-36245-KRH
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-7

User: sewardt
 Form ID: B9I

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 Total Noticed: 59

Date Rcvd: Nov 21, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 23, 2013.

db +Jeaneen Shartrice Townes, 227 South Cedar Ave, Henrico, VA 23075-1312
 tr Robert E. Hyman, P.O. Box 1780, Richmond, VA 23218-1780
 12093360 Accounts Receivable Management, PO Box 129, Thorofare, NJ 08086-0129
 12093359 +America Law Group, Inc., t/a Debt Law Group, 2800 N Parham Rd, Ste 100,
 Henrico, VA 23294-4409
 12093364 BCC Financial Management Svcs, PO Box 590097, Fort Lauderdale, FL 33359-0097
 12093365 +Bon Secours, PO Box 28538, Henrico, VA 23228-8538
 12093366 +Bon Secours Richmond Hlth Sys, PO Box 28538, Henrico, VA 23228-8538
 12093367 C&F Finance Company, 1927 C&F Drive, Hampton, VA 23666-0000
 12093370 Cash Transfer Centers, Level 8, Ste 3, Plaza Commerci, Bisazza Street, Sliema SLM 15, Malta
 12093373 +Check City, PO Box 970183, Orem, UT 84097-0183
 12093374 +Check'n'Go, 74 South Airport Drive, Henrico, VA 23075-2014
 12093375 +Comcast, 5401 Staples Mill Road, Henrico, VA 23228-5443
 12093377 Continental Emergency Services, 111 Bulifants Blvd, Suite B, Williamsburg, VA 23188-5711
 12093380 #+Credit Adjustment Board, 306 East Grace St., Richmond, VA 23219-1795
 12093381 +Credit Adjustment Board, 8002 Discovery Drive, Ste 311, Henrico, VA 23229-8601
 12093383 ++DOMINION VIRGINIA POWER, PO BOX 26666, 18TH FLOOR, RICHMOND VA 23261-6666
 (address filed with court: Dominion Virginia Power, PO Box 26543, Richmond, VA 23290-0001)
 12093384 +Eastern Account System INC., Attn: Bankruptcy Dept., PO Box 837, Newtown, CT 06470-0837
 12093385 +Eastern Account System of Conn, PO Box 837, Newtown, CT 06470-0837
 12093386 +Edward L Mollen, MD, 5855 Breomo Rd, Ste 702, Richmond, VA 23226-1932
 12093387 +Enterprise Rent-A-Car, PO Box 405738, Atlanta, GA 30384-5700
 12093388 +Family and Cosmetic Dentistry, Paul Y Da Cunha DMD, 8503 Patterson Ave, Ste C,
 Henrico, VA 23229-6442
 12093390 First Virginia Financial Svcs, 9121 Staples Mill Road, Henrico, VA 23228-2026
 12093391 +Great Expressions Dental Cntrs, 4859 Finlay St, Henrico, VA 23231-2808
 12093392 +Horizon Fin, 8585 Broadway #88, Merrillville, IN 46410-5661
 12093393 House Recovery, 6880 South Yosemite Court, Suite 100, Aurora, CO 80012-0000
 12093396 +Kipling Financial Services, dba MoneyMax Title Loans, 4300 S Laburnum Ave,
 Henrico, VA 23231-2418
 12093397 +Loan Max, 4802 South Laburnum Ave, Henrico, VA 23231-2714
 12093398 +Memorial Regional Medical Cent, 8260 Atlee Road, Mechanicsville, VA 23116-1844
 12093402 +Pmab Srvc, 5970 Fairview Rd Ste 800, Charlotte, NC 28210-0091
 12093403 +Professional Placement Svcs, 272 N 12th Street, PO Box 612, Milwaukee, WI 53201-0612
 12093404 +Quest Diagnostics, 1901 Sulphur Spring Rd, Halethorpe, MD 21227-2943
 12093407 +St. Mary's Hospital, PO Box 28538, Henrico, VA 23228-8538
 12093408 SunTrust Bank, PO Box 79079, Baltimore, MD 21279-0079
 12094661 +United States Attorney, Main Street Centre 18th Flr., 600 East Main Street,
 Richmond, VA 23219-2416
 12093410 +Virginia Ear Nose and Throat, PO Box 36007, Richmond, VA 23235-8000
 12093412 West End Anesthesia Group, c/o MedDirect, P.O. Box 120130, Grand Rapids, MI 49528-0103
 12093413 West End Anesthesiology, PO Box 88073, Chicago, IL 60680-1073
 12093414 +West End Anesthesia Group, 5855 Breomo Rd, Ste 100, Richmond, VA 23226-1926

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: rchurwitz@gmail.com Nov 22 2013 02:39:35 Roger C Hurwitz,
 The Debt Law Group, PLLC, Box 10, 4036 Plank Road, Fredericksburg, VA 22407

12093361 +EDI: ALLIANCEONE.COM Nov 22 2013 02:18:00 Alliance One, 4850 Street Rd, Ste 300,
 Feasterville Trevose, PA 19053-6643
 12093362 +E-mail/Text: legal@alliedcashadvance.com Nov 22 2013 02:40:21 Allied Cash Advance,
 200 SE 1st St, Ste 800, Miami, FL 33131-1909
 12093368 +E-mail/Text: bankruptcy@cffinance.com Nov 22 2013 02:39:44 C&F Finance Company, PO Box 2129,
 Richmond, VA 23218-2129
 12093369 +EDI: CAPITALONE.COM Nov 22 2013 02:18:00 Capital One Bank, Attn: Bankruptcy Dept.,
 PO Box 30285, Salt Lake City, UT 84130-0285
 12093371 +E-mail/Text: opsq_usbankruptcy@cashnetusa.com Nov 22 2013 02:39:45 CashnetUSA,
 200 West Jackson, Suite 1400, Chicago, IL 60606-6929
 12093372 +E-mail/Text: heatherg@checkcity.com Nov 22 2013 02:39:56 Check City, Collection Dep't,
 2729-B West Broad Street, Richmond, VA 23220-1905
 12093376 E-mail/Text: crbankruptcy@commrad.com Nov 22 2013 02:40:55 Commonwealth Radiology, PC,
 1508 Willow Lawn Drive, Suite 117, Richmond, VA 23230-3421
 12093379 E-mail/Text: bankruptcy@co.henrico.va.us Nov 22 2013 02:40:56 County of Henrico,
 Department of Public Utilities, PO Box 90775, Henrico, VA 23273-0775
 12093378 E-mail/Text: bankruptcy@co.henrico.va.us Nov 22 2013 02:40:56 County of Henrico,
 attn: Rhysa G South, PO Box 90775, Henrico, VA 23273-7032
 12093382 +EDI: RCSFNBMARIN.COM Nov 22 2013 02:18:00 Credit One Bank, PO Box 98875,
 Las Vegas, NV 89193-8875
 12093389 +EDI: AMINFOFF.COM Nov 22 2013 02:18:00 First Premier Bank, 601 S Minnesota Ave,
 Sioux Falls, SD 57104-4868
 12093394 +EDI: HFC.COM Nov 22 2013 02:18:00 HSBC Bank, PO Box 5253, Carol Stream, IL 60197-5253
 12093395 EDI: IRS.COM Nov 22 2013 02:18:00 Internal Revenue Service, Insolvency Unit, PO Box 7346,
 Philadelphia, PA 19101-7346
 12093399 +E-mail/Text: bankruptcydepartment@ncogroup.com Nov 22 2013 02:40:45 NCO Financial Systems,
 507 Prudential Road, Horsham, PA 19044-2368

District/off: 0422-7

User: seawardt
Form ID: B9I

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Total Noticed: 59

Date Rcvd: Nov 21, 2013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

12093400 +E-mail/Text: bankruptcydepartment@ncogroup.com Nov 22 2013 02:40:45 NCO Financial Systems,
7595 Montevideo Rd, Ste 110, Department 750, Jessup, MD 20794-9382
12093401 +E-mail/Text: mmrgbk@miramedrg.com Nov 22 2013 02:40:29 Pellettieri, 991 Oak Creek Dr,
Lombard, IL 60148-6408
12093405 +E-mail/Text: colleen.atkinson@rmscollect.com Nov 22 2013 02:41:01 Receivable Management,
PO Box 17305, Richmond, VA 23226-7305
12093406 +E-mail/Text: colleen.atkinson@rmscollect.com Nov 22 2013 02:41:01
Receivables Management System, PO Box 8630, Richmond, VA 23226-0630
12093409 +EDI: DRIV.COM Nov 22 2013 02:18:00 Triad Financial Corp/Santander,
Attn: Bankruptcy Department, Po Box 105255, Atlanta, GA 30348-5255
12093411 +EDI: WFFC.COM Nov 22 2013 02:18:00 Wells Fargo Bank, OverdraftRecov - Mac P6053-021,
PO Box 5058, Portland, OR 97208-5058

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

12093363 ##+BCC Financial Management Svcs, 3230 W Commercial Blvd, Suite 200,
Fort Lauderdale, FL 33309-3400

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 23, 2013

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 20, 2013 at the address(es) listed below:

Robert E. Hyman station08@ricva.net, ecfsmary@ricva.net
Roger C Hurwitz on behalf of Debtor Jeaneen Shartrice Townes rchurwitz@gmail.com,
courtneyjeanclay@gmail.com;2debtlawgroup@gmail.com;thedebtlawgroupmail@gmail.com;algplank@gmail.com

TOTAL: 2